

## HOW THE GOVERNMENT STRENGTHENS FIGHTER AND SAFEGUARDS HIS HOME

Uncle Sam's War Risk Insurance Offers Protection at Cost—Government Assumes All Administrative Costs, and Extra War Hazards—Business Exceeds by Several Hundred Per Cent Largest Insurance Company in World.

By JAMES H. COLLINS.

(From Committee on Public Information.)

On October 6, 1917, the war-risk insurance law went into effect, providing for protection of our soldiers, sailors, and marines and their families. On April 6, 1918, only six months later, Uncle Sam had written approximately \$14,000,000 of war risk insurance on his fighting forces, covering upward of 1,700,000 persons in the military and naval service. For allotments and allowances alone, approximately 1,600,000 checks aggregating more than \$48,000,000 have already been sent. It will not be long before the bureau will be sending out a million checks a month.

We have spoken of it as "the war-risk insurance law." Technically this is correct; actually, it is misleading; for the legislation that went into effect on October 6, 1917, was really a group of laws—four acts co-ordinated for a common purpose. The first measure in this unprecedented program of protection is the system of allotments and allowances, in which the fighter and the government are partners for the care of the families of all enlisted men in the military or naval service.

The second measure provides for stated compensation for death and disability incurred in the line of duty. This is the modern American substitute for pensions. The compensation, which ranges from \$20 to \$100 a month, is paid automatically by the government to certain specified beneficiaries, regardless of rank or pay, and without any cost to the recipient.

The third measure of protection is outright government insurance against death and total permanent disability. In this, the United States is a pioneer among the nations of the world—offering insurance up to \$10,000 to every member of its fighting forces, at net peace rates. The government assumes all overhead charges and costs of administration, thus making the rates almost incredibly low. This insurance is a supplemental form of protection, stimulating thrift and strengthening self-respect.

### Immensity of Bureau's Work.

The fourth measure of protection embodied in the military and naval insurance act is the system of re-education and rehabilitation of the men disabled in the war—in itself a task of vital importance and great magnitude.

The figures given convey an idea of the immensity of the bureau's work. The insurance now on the books of the Bureau of War-Risk Insurance exceeds by several hundred per cent the insurance held by the largest life insurance company in the world.

To cope with the hydra-headed problem imposed upon it, the Bureau of War Risk Insurance has been forced to expand at an exceedingly rapid rate. The bureau now occupies space in eight separate buildings, covering an area of more than 120,000 square feet, and has a personnel of more than 3,300, working in two shifts, from nine o'clock in the morning till midnight.

It may be asked why the government, in addition to family allowances and liberal compensation, should offer insurance against death and disability to its fighting men. The justification for this sweeping innovation is simply this: The government by calling a man to war takes him into the most hazardous business in the world, and thus destroys his insurability. In return, it is only fitting and proper that the government should go into the insurance business for his benefit. Private insurance companies could not possibly insure soldiers and sailors except at prohibitive rates. At a conference of life insurance representatives in Washington, when the pres-

ent act was discussed, it was stated that \$38 a thousand was the lowest figure at which any insurance company could afford to accept soldiers and sailors as risks, and that only for one year. Thus, \$10,000 life insurance, which under the government system would cost a soldier twenty-six years old \$50.40, would cost about \$380 with a private insurance company. This disparity is largely explained by the government's liberality in itself assuming all the administrative costs and the extra war hazards.

### Supplants Pension System.

The entire system of protection afforded by the government is, in the words of a major general in the army, an element of victory in the present war. Families provided for means fighters unafraid.

The difference between the old pension system and the modern system which has supplanted it is clearly demonstrated by the case of Mrs. Betty Ingraham, 403 Third Street, Platt City, Mo., the first woman to receive a check from the Bureau of War-Risk Insurance for a soldier or sailor killed in action in the present war. Her son, Gunner's Mate Osmond Kelly Ingraham, was killed October 15, 1917, when the U. S. S. Cassin was attacked by a German submarine.

Under the terms of the military and naval insurance act, Mrs. Ingraham, being a widowed mother dependent upon her son for support, will receive \$20 per month, as long as she lives, unless she remarries. Furthermore, she is entitled to \$25 a month for 240 months under the insurance provision of the act. Her son had not made specific application for insurance, but up to February 12, 1918, automatic insurance for approximately \$4,300 was provided. Thus, Mrs. Ingraham will receive a total of \$45 per month from the United States government. If her son had applied for \$10,000 of insurance she would receive \$77.50 a month. Under the pension laws, section 4707, Revised Statutes, as amended by the act of June 27, 1890, Mrs. Ingraham would have been entitled to \$12 a month. Such is the chasm between the old and the new.

The vast amount of correspondence which comes to the Bureau of War Risk Insurance is steeped in human interest. Stories of heroism and lofty patriotism are found by the thousands in the letters received at the bureau. Many mothers and fathers have returned checks sent to them by the government, declaring that the government needs the money at this crucial hour to win the war.

### Keeps Home Fires Burning.

The Bureau of War Risk Insurance is keeping the home fires burning. But it is doing more than that. It is keeping America's fighting forces confident and reassured.

A "bluejacket" on one of the battleships, after signing the application for \$10,000 of government insurance, dropped his pen and said:

"I have taken care of my family; now I can go out and fight like blazes."

Thousands of families throughout the country are directly and vitally affected by the allotment and allowance feature of the war insurance law. Every married enlisted man in the army and navy must allot from his pay (every month) at least \$15 a month, and not more than half his pay, toward the support of his wife and children. To this allotment the government adds certain allowances, depending upon the size of the family. In addition, the enlisted man may make some further provision for other relatives, and in case of dependency the government will add certain allowances.

The Bureau of War Risk Insurance, therefore, must keep a tremendous filing and cross-filing system, covering

## HONORS AMERICAN ARTIST



Louis Orr, an American artist, is the first artist of any nationality to have a picture acquired by the Louvre in Paris, during the artist's lifetime. His etching is of the Pont Neuf, the oldest bridge in Paris. The original plate is now in permanent possession of the Louvre and a copy of it is in the Luxembourg museum along with Mr. Orr's famous etchings of Reims' cathedral.

every enlisted person in the nation's service, and this means millions of cards, millions of bookkeeping and financial operations, thousands of awards, and thousands of checks going out every month.

The bleak specter of poverty, the humiliation of charity, the silent suffering of penniless pride—these are eliminated by the government protection when the man is fighting. After his fighting is over, government compensation and government insurance are then called upon to play their part in the work of protection.

Persons who have business with the Bureau of War Risk Insurance, as beneficiaries or otherwise, need not in any circumstances employ claim agents or provide lawyers. The Bureau of War Risk Insurance will cheerfully furnish full legal advice and assistance. Secretary McAdoo has vigorously denounced the nefarious activities of claim agents and others who would prey upon dependents of men killed in battle by exacting unnecessary fees and requiring useless litigations.

### Claims Paid Promptly.

Actual insurance checks, mailed to the dependents of a soldier or sailor who has been killed in battle or died of disease, involve very few complications making for delay. These insurance claims are paid promptly after death.

Uncle Sam's war-risk insurance had the "selling" advantage of a very attractive rate, and also a wide popular interest roused by the contingencies of war. Even so, a certain amount of work was necessary to roll up a large body of policyholders. A very brief experience during the first few weeks demonstrated that educational work was necessary—some well-organized effort looking toward explanation, so that every soldier, sailor, marine, nurse, and coast guard man would know what might be obtained under this law—that is to say, know their rights.

Therefore, during the month of January, men were detailed in every cantonment and on every ship to undertake the work of explanation. It was found that hundreds of trained insurance men were available in the army and navy, and these, as well as officers interested in the welfare of their men, were arrayed for a general campaign. Leaders in this movement were assembled at the War-Risk Insurance Bureau in Washington for three days' instructions, returning to their posts all over the country prepared to explain insurance in detail. A spirit of friendly rivalry was created among regiments and other units of the fighting forces on land and sea. Many officers made it a point of pride to have every one of the men under their insured, very often to the entire amount allowed under the law, which is \$10,000.

### Average is \$8,000 a Man.

The latest figures show that the average amount of insurance taken out by our fighters is upward of \$8,000 per man. It was estimated as early as February 12, 1918, that the American army, both here and abroad, was more than 90 per cent insured by Uncle Sam. Final figures for the navy are not yet available, but the blue-jackets are known to have responded enthusiastically. As long as new men are called to the colors, Uncle Sam's insurance campaign will continue without let up. "Insurance means preparedness; preparedness means victory"—this is one of the many battle cries which are arraying all American fighters in the insurance ranks.

The War-Risk Insurance Act is administered by the treasury department, and the work of carrying out its provisions is under the close supervision of Secretary McAdoo, who proposed to the congress the measure creating the bureau and who has had personal charge of the organization of this new form of government activity. Its success is very close to his heart, because he sees in it not only a great humanitarian piece of legislation, bringing security and justice to those who defend our flag, and to their dependents, but also an experiment which may lead to broader human benefits in the future.

## EXPERT'S TRIBUTE TO WESTERN CANADA SOIL

That there is good reason for the wonderful crops of grain grown in Western Canada, which have made thousands of former residents of the United States wealthy, is not always given the thought that it deserves is quite apparent. But that there must be a reason is quite evident. Probably more than one—but the one that requires emphasis—is that the soil is of the nature that will produce good crops. It was not long since that the farmer selected his land in the most haphazard way. He need not do so today. He will select it on the soil analysis plan. Soil from Western Canada was submitted to Prof. Stevens, soil physicist of the State College of Washington, at Pullman, Wash. His report should no doubt further encourage settlement in Western Canada. It reads as follows:

"We have analyzed this sample and find that it runs high in lime, very high in potash, phosphorus and in nitrogen; that it has a splendid supply of organic matter and is in the best of physical condition. There is nothing wrong with this soil from the standpoint of crop production, and I am satisfied that it will give splendid results wherever put under cultivation."

It is soil like this properly worked, and on scientific lines, as is the rule today, that gives the opportunity to quote the experiences of farmers who have increased their incomes from \$500 to \$30,000 in two seasons, and whose story would read as follows:

"I have threshed altogether 7,000 bushels of No. 1 Northern wheat from 200 acres, which went from 24 to 50 per acre—sod breaking 24, spring plowing 30, back setting 50 bushels—the average being 35 bushels per acre."

The newspaper giving an account of this man's experience says: "When he disposed of his 1,600 acres from north of Brooks, Alta., to four Oak Harbor men, he was worth \$30,000. Two years ago he came here with \$500 and a few horses."

It is the soil of Western Canada, and the knowledge of what it will do that brings to Canada the hundreds of settlers that are daily arriving at the border. A growing enthusiasm for the fertile prairie lands of Western Canada is spreading all over the continent. This enthusiasm is the recognition of the fact that sufficient food could be produced on these prairie lands to feed the world. From the south, east and west, hundreds of men, too old for military service, are pouring into Western Canada to take up land or to work on the farms. A great many of the incoming settlers have arrived at such central points as Calgary, Edmonton, and Lethbridge, Alberta, and at Regina, Moose Jaw, and Saskatoon, Saskatchewan. Judging from the bulk of their household effects, the number of their horses and cattle, and the quantity of implements they are bringing with them, most of the new arrivals also seem well blessed with the world's goods.

Reports from North Point, Saskatchewan; Curtis, Alberta, and Kingsgate, British Columbia—the principal gateways into Western Canada from the United States—indicate that the present influx of farmers is in such volume as has not been witnessed for many years. From Vancouver, British Columbia, people are going to the prairies for summer farm work, many with the intention of taking up land themselves at the end of the summer.

The influence of this tide of farmer settlers on greater food production will be more readily appreciated when it is considered that the average settler takes up at least twice as much land as he has hitherto been farming—and land which, acre for acre, produces better and larger crops.—Advertisement.

### Old Salt Knew.

The pastor had waxed eloquent from the pulpit in describing a ship in distress. Then: "What are you going to do?" he cried.

"Nay," retorted an old sailor in the congregation, "you've got her in such a tarnation mess that I'm not sure it's worth doin' anything!"—London Tit-Bits.

### Soothe Itching Skins.

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### Not for Education.

"Jones was educated at Harvard, wasn't he?" "No! he merely went there."—Boston Transcript.

### Proving the Contrary.

"He makes \$5,000 a year as an aviator." "And yet people say you can't live on air!"

### Smile on wash day.

"Does your dog bark at the moon?" "Certainly not—he barks at the dog star."—Florida Times-Star.

### The bicycle is still barred from the streets of Constantinople or the highways leading to it.

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## CUTTING, SHOCKING, STACKING AND THRASHING OAT CROP AT PROPER TIME



Harvesting A Crop of Oats.

(Prepared by the United States Department of Agriculture.)

Oats usually are cut with a grain binder, though in the drier sections the header or the combined harvester and thrasher is used occasionally. When the straw is very short, due to drought, or when the crop is badly lodged, cutting with a mower may be necessary. The grain may then be raked and put into cocks, which should be built as as to shed rain. The proper time to cut oats is when they are in the hard dough stage. Cut before this time the grain is not well filled, it shrivels in curing, and is light in weight. If allowed to become fully ripe before cutting, a considerable part of the crop shatters out and is lost in harvesting. The danger of damage from storms also is increased. When a large acreage is to be harvested it is advisable to begin cutting soon after the grain passes out of the milk stage, as otherwise a considerable part of the crop is likely to become too ripe before it can be cut.

### Shocking.

If the grain is ripe or in the hard dough stage when cut, it may be placed at once in round shocks, which should be capped to prevent damage from rain and dew. The best quality of grain can be obtained under these conditions. If the grain is green or if the bundles contain many weeds, they should be allowed to cure for a few hours before shocking, and then should be placed in long shocks, which may or may not be capped. Long shocks allow the sun and air to penetrate much more readily than round ones and are to be preferred when the grain is cut green or when conditions for curing are not favorable. If long shocks are capped properly, they protect the grain from weathering quite as well as round shocks. Grain that is wet from dew or rain should be allowed to dry before it is shocked. In sections where strong winds prevail during the harvest season capping is not advisable, as the caps blow off and the cap sheaves may be injured by contact with the ground.

A good round shock may be built by first setting up two bundles with the flat sides facing, the heads together, and the butts a few inches apart. These bundles should be jammed down hard into the stubble, so that they will stand firmly. Then set another bundle at each end of this pair, so that there will be four in a row. Next set one in the middle of each side. This leaves at each of the four corners a space in which a bundle should be placed. There are now ten bundles in the shock, which is about the right number. If the grain is very dry, a few more bundles may be set around the shock where they seem to fit best. When the desired number of bundles is set up, the shock should be capped. One or two bundles may be used in capping, depending on the length of the straw and the dryness of the grain. One cap allows circulation of air through the shock, while two caps afford greater protection from rain. The cap bundle is broken by supporting it with the butts on one knee and with one forearm and hand under it at the band, while the straw at each side is broken over just above the band with the other hand. The straw of about half a bundle is broken to the right with the right hand; then the hands are reversed and the remainder of the bundle is broken to the left with the left hand.

Long shocks may be built by setting up two bundles with the flat sides facing, the tops together, and the butts several inches apart to allow circulation of air between them. The next pair of bundles should be set up alongside the first in the same way, with the tops leaning slightly toward the first pair. The shock is completed by setting another pair at each end and then placing single bundles with the flat sides in the opening between each end pair. If desired, more than ten bundles may be placed in long shocks. In capping long shocks the first bundle should be put on with the butts pointing in the direction from which the prevailing winds come and covering the heads of the bundles in that end of the shock as completely as possible. The second cap should then be laid on the other end of the shock in the same manner, with the heads overlapping those of the first. Two bundles will cover an ordinary long shock with considerable overlap, but if the shock is very large more than two caps may be needed.

### Stacking.

Whether oats should be stacked or allowed to remain in the shock until they are thrashed depends very largely on local conditions. If they can be thrashed from the shock after they are cured but before they are injured by

weather, the best course to pursue depends on the relative cost of shock and stack thrashing. Investigations show that stacking adds about one to one and one-half cents a bushel to the cost of producing oats. As thrashing outfits are often not available when they are wanted and as consequently the grain is likely to be injured by weathering, stacking is generally advisable, particularly in the humid section.

When grain is stacked, it is important that the stacks be well built. If the stacks are put up so carelessly that they will not shed water, the grain might better be allowed to stand in the shocks. The bottoms of the stacks should be raised from the ground slightly by laying down old rails or other material to keep the straw from coming in contact with the earth, thus preventing the absorption of moisture from below. The shape of the stack is less important than the manner in which the bundles are laid, though round stacks probably shed water better than the long racks sometimes built.

Stacking should be begun as soon as the grain is well cured in the shock, in about ten days to two weeks after cutting. Round stacks are usually about ten feet in diameter at the base. The usual plan is to build four stacks in a setting, in pairs six feet apart.

First build a large, round shock about eight feet in diameter. Then place two layers of bundles, one directly on top of the other, with the heads resting against the shock and the butts forming the ten-foot base of the stack. Make the next row with the butts just covering the bands of the other row. In the same manner lay rows of bundles, like shingles, until the center is reached, overlapping the rows a little more toward the center of the stack. When the first layer is completed, begin again at the outside and build toward the center.

Shocked bundles have slanting butts, because they are set in the shock with a slight slant instead of exactly upright. In building the outside rows around the stack lay the long edge of the butt on top and project beyond the lower bundle. In this way the diameter of the stack is gradually increased, forming the bulge. After a height of seven or eight feet is reached lay the outer bundles with the long edge of the butt beneath and just covering the inner edge of the layer just completed. In this way the diameter is gradually decreased and the stack is tapered slowly to a point.

Always keep the middle of the stack high and firmly tramped down. Do not tramp the outer layer at all. Keeping the middle high gives all the bundles a slant toward the outside and helps to shed rain. At the peak, where the bundles overlap, fasten a capshank securely by setting it on a sharpened stake driven into the top of the stack. A well-built stack ten feet in diameter should be 20 to 25 feet high.

### Thrashing.

As previously stated, it is cheaper to thresh directly from the shock if the work can be done while the grain is still in good condition. Thrashing from the shock is often subject to delay from rains, however, as the work must wait until the bundles are dry. This may mean the loss of one or even two or three days after heavy rains. On the other hand, if the grain is stacked, thrashing may be resumed almost as soon as the rain stops. Grain may be thrashed from the shock either before or after it has gone through the sweat. If it is thrashed before it goes through the sweat, it will sweat in the bin, but if it is dry-thrashed it will not be injured. If the grain is damp when thrashed, it sweats too much and is likely to become hot and be damaged by bin burning. Stacked grain should be allowed to go through the sweat before it is thrashed.

The separator should be well cleaned before thrashing is begun, particularly if it has come from a neighbor's farm where a different variety of oats is grown or if some other grain has just been thrashed. Cleaning the separator also prevents the bringing of weed seeds from other farms. The operation of the machine should be watched carefully to see that all the grain is removed from the straw. It is much easier to do a clean job of thrashing when the grain is dry than when it is moist.

The straw should be run into the mow, where it can be kept under cover or, if it must be stacked outside, the stack should be built carefully so that it will shed water. Oat straw is a valuable roughage for live stock, being much better for this purpose than the straw of wheat or barley. It is also of value for bedding and the making of manure, if it is not all needed for feed.

## FRENCH AND AMERICANS IN GRENADE ATTACK



Frenchmen and Americans are advancing across No Man's Land, somewhere on the front in France. They are moving cautiously, ready to use the grenades they are carrying in the sacks slung over their shoulders.